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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE *IKW*

In re application of: Weller et al.

Application No.: 09/842,313

Filed: April 24, 2001

Title: VISA PAYER AUTHENTICATION

Attorney Docket No.: VISAP064

Examiner: Reagan, James a.

Group: 3621

CERTIFICATE OF MAILING
I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on June 30, 2005 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed: *Ann Lowe*
Ann Lowe

**INFORMATION DISCLOSURE STATEMENT
BEFORE FINAL ACTION OR NOTICE OF ALLOWANCE
(37 CFR §§ 1.56 AND 1.97(c))**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The references listed in the attached PTO Form 1449, a copy of which is attached, may be material to examination of the above-identified patent application. Applicants submit this reference in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make this citation of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that this reference indeed constitutes prior art.

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this application, whichever event occurred last, but it is believed before the mailing date of either: (i) a final action under §1.113 or (ii) a notice of allowance under §1.311, whichever occurs first.

Accompanying this Information Disclosure Statement is

- ☒ a statement as specified in 37 CFR 1.97(e); or
☐ the fee set forth in 37 CFR 1.17(p).

[37 CFR §1.97(e) Statement, if relied upon]

The undersigned hereby states:

☒ that each item of information contained in the Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application no more than three months prior to the filing of the Information Disclosure Statement; or

☐ that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement..

If fees are due, enclosed is our Check No. for \$180.00 in payment of the Information Disclosure Statement Fee. If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,

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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP064 Applicant: Weller et al. Filing Date April 24, 2001	Application No.: 09/842,313 Group 3621

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A.	5,909,492	06/01/99	Payne et al.			05/30/2001
	B.	2002/0019811	02/14/2002	Lapsley et al.			02/09/2001
	C	2001/0039535	08/11/2001	Tsiounis et al.			

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	D.	WO 01/48628	07/05/2001	PCT				
	E.	WO 01/37180	05/25/2001	PCT				
	F.	WO 01/13275	02/22/2001	PCT				
	G.	WO 02/03285 A1	01/10/2002	PCT				
	H.	WO 01/78493 A2	10/25/2001	PCT				
	I.	WO 99/42961	08/26/1999	PCT				
	J.	EP 0 896 284	02/10/1999	EPO				

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication	Date Considered
	K.	Supplementary European Search Report; Dated 03/31/05; European Patent Apl. No. 03726334.0.	
	L.	Prince, "Online Auctions at eBay" (April 1999). Prima Publishing Rocklin, CA	

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.